UAC INSURANCE MUTUAL

Membership Meeting
April 14, 1999, 4:00 p.m.
Eccles Conference Center, Rooms 201-203
Utah State University

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4:00	Call to Ord	er & Memb	per Roll Call					Gary Herbert
	Approval o	f November	r 1998, Min	utes				Gary Herbert
	Director's R	Report						Brett Rich
	Loss Contro	ol Report						Shawn Guzman
	Litigation M	Managemen	t Committee	Report				Kent Sundberg
	Claims Adn	ninistration	(New Pyran	nid Reporti	ng System)			Doug Alexander Curt Hamby
	Broker Repo	ort (Y2K Li	ability)					Rich Stokluska John Chino
	1998 Annu	al Statemer	nt and Actua	rial Opinio	n			Dan McConkie
	Repayment	of Debentu	res					Kent Petersen
	Other Busin	iess						Gary Herbert
	Questions a	nd Answer	s					
6:00	Dinner with	ı Partner				Taggart	t Student Ce	nter, Walnut Room

UAC INSURANCE MUTUAL

Membership Meeting April 14, 1999 USU Eccles Conference Center Rooms 201-203

NAME	COUNTY/TITLE	SIGNATURE
Alexander, Doug	McLarens Toplis	1
Ayers, Dennis	Iron County Assessor	1
Bailey, Rick	San Juan County Administrative Assistant	1 Ron M Barley
Baker, Steve	Davis County Personnel Director	Stare Roker
Beecher, Denton	Box Elder County Surveyor	1
Behling, JoAnn	Emery County Treasurer	2
Benson, Dude	Iron County Sheriff	2
Benton, Sue	McLarens Toplis Technical Assistant	1
Blackwell, Kay	Piute County Commissioner	1 Kay Blandel
Brown, Valeen	Piute County Clerk-Auditor	1 4/1/04 x 800000
Burgener, Glen	Wasatch County Assessor	1
Chino, John	Arthur J. Gallagher & Company	1
Covington, Randall	Utah County Recorder	2
Cox, Bill	Rich County Commissioner	Bull Cox
Cox, LaVar	Millard County Commissioner	1
Dearden, Tony	Millard County Commissioner	1
Draper, Stephen	Millard County Commissioner	1
Durfey, Scott	Wayne County Commissioner	2
Fuellenbach, Shawn	Sevier County Treasurer	1
Gardner, Brent	UAC Executive Director	0
Gibbons, Darrel	Cache County Council Member	1
Gleed, Michael	Cache County Recorder	1
Guzman, Shawn	UACIM Loss Control Manager	1
Hamby, Curt	McLarens Toplis North America, Inc.	1
Harrison, Cloyd	Uintah County Commissioner	1
Herbert, Gary	Utah County Commissioner	1
Heywood, Mavis	Washington County Deputy Assessor	1
Howarth, Boyd	Juab County Commissioner	2

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Johnson, Chad	Beaver County Commissioner	1
Kappen, Ted	Duchesne County Commissioner	1
Lemon, Lynn	Cache County Executive	1 M. Jun Leven
Lewis, Ty	San Juan County Commissioner	1
Liston, Louise	Garfield County Commissioner	1
Madson, Cheryl	Weber County Assessor	2
Mason, Gary	Sevier County Commissioner	1 MARY MASCO
Matheson, Dixie	Iron County Recorder	2
McConkie, Dan	Davis County Commissioner	0
Mitchell, Merna	Iron County Treasurer	2
Mutton, Judy	Duchesne County Personnel Director	1 JudyMotton
Nelson, Colene	Duchesne County Treasurer	1
Norman, Royal	Box Elder County Commissioner	2
Okerlund, Ralph	Sevier County Commissioner	2
Olsen, Tex	Sevier County Commissioner	1
Partridge, Art	Washington County Assessor	1 Anthor Alle Lecker
Pero, Robert	Carbon County Clerk-Auditor	Wheet Jow
Petersen, Kent	Emery County Commissioner	1/
Phillips, Ed	Millard County Sheriff	1
Ramsay, Clare	Garfield County Commissioner	2
Rausch, John	Box Elder County Purchasing Agent	1 Jun Sinsu
Rawlings, Steve	Davis County-Finance Director- CURK/ANDITOR	1 Stan Rawling
Rees, Sandra	Wayne County Clerk-Auditor	Sandra Per
Rees, Suzanne	Box Elder County Commissioner	1
Rich, Brett	UACIM Director	1
Robison, Calvin	Washington County Clerk-Auditor	1
Romine, Lenna	Piute County Assessor	1
Roth, Ilene	Sanpete County Auditor	1 Den Roth
Roundy, Gene	Iron County Commissioner	2
Seely, Mike	Juab County Administrator	W Johael J. Seely
Skanchy, Sarah Ann	Cache County Council Member	1
Steele, Robert	Juab County Commissioner	2
Stokluska, Rich	Arthur J. Gallagher & Company	1
Stones, Tamra	Cache County Auditor	1

Stowell, Dennis	Iron County Commissioner	2
Sundberg, Kent	Utah County Deputy Attorney	1
Thayne, Guy	Duchesne County Commissioner	1
Titcomb, Brent	Wasatch County Clerk-Auditor	1 Brent Itterni
Ward, Preston	Cache County Deputy Surveyor	1
White, Sheryl	Davis County Recorder	2
White, Sonya	UACIM Administrative Assistant	1
Yardley, David	Iron County Clerk	1 David Gare
GHEN BURTON	WEBER	Hen HA Bis
Diane Freeton	Duchese County Clerk Andit	of atreaton
CAROL PAGE	DAVIS CO	Carol Page
GAyle Stevenson	Davis	Soul a Blum
Pamille Moore	Garfield	Camille M Du
Wall, Steven	Sefier	Attre O Wall
Barton, Paul	Beaver Co. Clerk/Auditor	Bullitanto
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UACIM MEMBERSHIP MEETING

MINUTES

April 14, 1999, 4:00 p.m. Eccles Conference Center, Utah State University

BOARD MEMBERS PRESENT:

Gary Herbert, President, Utah County Commissioner Dan McConkie, Saxetary-Theasurer; Davis County Commissioner Tony Dearden, Millard County Commissioner Royal Norman, Box Elder County Commissioner Tex Olsen, Sevier County Commissioner Kent Petersen, Emery County Commissioner Ed Phillips, Millard County Sheriff Sarah Ann Skanchy, Cache County Council Member Kent Sundberg, Utah County Deputy Attorney

BOARD MEMBERS ABSENT:

Gerald Hess, Vice President, Davis County Deputy Attorney Chad Johnson, Beaver County Commissioner

MEMBERS PRESENT:

Paul Barton, Beaver County Clerk-Auditor
Rick Bailey, San Juan County Administrative Assistant
Steve Baker, Davis County Personnel Director
JoAnn Behling, Emery County Treasurer
Kay Blackwell, Piute County Commissioner
Valeen Brown, Piute County Clerk-Auditor
Glen Burton, Weber County Commissioner
Bill Cox, Piute County Commissioner
Jim Eardley, Washington County Commissioner
Diane Freston, Duchesne County Clerk-Auditor

Lynn Lemon, Cache County Executive Gary Mason, Sevier County Commissioner Camille Moore, Garfield County Clerk-Auditor Judy Mutton, Duchesne County Personnel Director Carol Page, Davis County Commissioner Art Partridge, Washington County Assessor Robert Pero, Carbon County Clerk-Auditor John Rausch, Box Elder County Purchasing Agent Steve Rawlings, Davis County Clerk-Auditor Sandra Rees, Wayne County Clerk-Auditor Ilene Roth, Sanpete County Auditor Mike Seely, Juab County Administrator Gayle Stevenson, Davis County Commissioner Pat Snowball, Emery County Personnel Director Brent Titcomb, Wasatch County Clerk-Auditor Steven Wall, Sevier County Clerk David Yardley, Iron County Clerk

OTHERS PRESENT:

John Chino, AJG&Co. Area Assistant Vice President Brent Gardner, UAC Executive Director Shawn Guzman, UACIM Loss Control Manager Curt Hamby, McLarens Toplis Account Executive Brett Rich, Director, UACIM Sonya White, UACIM Administrative Assistant

WELCOME AND ROLL CALL OF MEMBERS

Gary Herbert welcomed all those in attendance and called the meeting to order. Pursuant to the UACIM Bylaws Article 4.2(c) A majority of the members shall constitute a quorum to do business and Article 4.5(b) Members shall have the obligation to designate...a representative...for the members' meetings. Therefore, roll call was taken and the following members designated as representatives: Paul Barton, Beaver County; John Rausch, Box Elder County; Lynn Lemon, Cache County; Robert Pero, Carbon County; Steve Rawlings, Davis County; Judy Mutton, Duchesne County; Kent Petersen, Emery County; Camille Moore, Garfield County; David Yardley, Iron County; Mike Seely, Juab County; Tony Dearden, Millard County; Valeen Brown, Piute County; Bill Cox, Rich County; Rick Bailey, San Juan County; Ilene Roth, Sanpete County; Tex Olsen, Sevier County; Kent Sundberg, Utah County; Brent Titcomb, Wasatch County; James Eardley, Washington County; Sandra Rees, Wayne County; and Glen Burton, Weber County. Grand, Kane and Uintah Counties were not represented at this meeting.

APPROVAL OF NOVEMBER 1998, MINUTES

The minutes from the November 11, 1998, Membership Meeting were previously sent to the members for review. Lynn Lemon made a motion to approve the minutes as written. David Yardley seconded the motion, which passed unanimously.

DIRECTOR'S REPORT

Brett Rich expressed his gratitude to the members for their participation, support and involvement, which is what keeps the Mutual successful. There are many benefits to members of an organization like the Mutual. The UAC Insurance Mutual has made significant progress over the years and the most recent improvement was the change from a program of excess insurance to a program of reinsurance. Since January 1, 1999 the Mutual has been the primary insurer—the Mutual is insuring the exposures and enters into a subcontract with a reinsurer to protect the Mutual. One advantage resulting from the reinsurance program is the Mutual's own Coverage Agreement. The Coverage Agreement has been condensed from the policy in past years, it is easy to understand and a good marketing tool for coverages. The Coverage Agreement can be refined, coverages can be added and the language can be clarified by the members and the Board of Trustees. Another advantage is that insurance certificates are now issued by the Mutual instead of the excess carrier. This allows for faster turnaround and the opportunity to review the certificates for any conflicts.

One of the best ways to determine the stability of an insurance company is to look at the surplus. The Mutual struggled for the first few years of operation to increase the surplus account. But in 1997 and 1998 the surplus account increased dramatically—an increase of over \$1 million in just one year. One way to build surplus is by increasing premiums but one of the goals of the Mutual has been to stabilize premiums. From 1996-1999 the overall premium of the Mutual has remained quite stable. Individual member premiums may have increased or decreased because of loss history and exposure. In 1998 the overall premium increased because Carbon and Weber Counties joined the Mutual. Premiums have remained stable even though member coverages have increased significantly. Boiler and Machinery coverage was added at no additional cost to the members, increased limits on earthquake and flood coverage and higher liability limits have been added. Premiums have remained stable even though member exposures have increased significantly. The greatest advantage of being a member of the Mutual is the services provided—loss control and claims administration.

LOSS CONTROL MANAGER'S REPORT

Shawn Guzman reviewed the 1999 Risk Management Program (see attachment #1). The Program has been sent to each member county insurance coordinator. Sound risk management practices are essential to prevent losses and maintain the longevity of the Mutual. Premium credits are awarded under the Program to those member counties who implement the Program in an effort to proactively control losses. Shawn reviewed and explained each of the ten premium credit sections of the Program. In 1998, eight member counties qualified for a premium credit. The total amount returned to these members was \$30,644. The Board of Trustees has approved a 3% credit for 1999, which would be over \$90,000 if every member county qualified for the full credit.

Shawn presented charts and graphs of the loss trends by type. Auto claims show a definite upward trend for the years 1995-1999. Although general liability claims and property claims are trending downward, claims as a whole are trending upward.

PERSONNEL COMMITTEE REPORT

Steve Baker, Davis County Personnel Director and Chairman of the Personnel Committee, recognized the Committee members: Dave Yardley, Steve Wall, Paul Barton, Sandra Rees, Susan Preater, Jerry Golins, Peggy Madsen, Dave Hutchinson and Jim Smith. Steve explained that part of the Mutual's pro-active efforts to reduce claims in the area of personnel, is to provide on-going training. Through feedback from the counties, the Committee has put together a Personnel Workshop scheduled for May 12-13 in Cedar City. Commissioners, supervisors, department heads and personnel directors are encouraged to attend. Topics to be presented are: conducting employee investigations, documentation and due process, how to legally recruit and interview prospective employees and how to handle potentially explosive situations. This workshop is especially helpful for those counties that are not covered by the County Personnel Management Act and the cost is only \$25 per person or \$20 if three or more from your county attends.

LITIGATION MANAGEMENT COMMITTEE REPORT

Kent Sundberg, Utah County Deputy Attorney and Chairman of the Litigation Management Committee, reported on two successes that occurred in the Mutual this year. The Foote v. Davis County case illustrates the good work that was done by the administration of the Mutual, the Committee and the Board of Trustees. On this case the Litigation Management Committee made a decision to file an Offer of Judgement with the court to stop attorney's fees. The Mutual has exceeded their attachment point for the claim year 1994, therefore, the excess insurance carrier ordered the Mutual to settle this case for \$100,000. The Committee felt strongly that this would set precedence for other pending cases and recommended to the Board that negotiations be conducted with the excess carrier. Brett was successful in reaching an agreement with the carrier that the Mutual would be responsible for any judgement in the case over \$100,000. The case did go to trial in federal court and lasted one week. The jury awarded Foote \$1.00.

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The Mutual's Offer of Judgement was in excess of \$1.00 therefore, the Mutual is not responsible for attorney's fees during the trial—only for those fees Foote incurred prior to the filing of the Offer of Judgement. In fact, because of the Offer of Judgement and the resulting verdict, the Mutual can claim their attorney's fees from the point of the Offer of Judgement against Foote.

Kent explained that in the Strawn v. Utah County case the judge ruled in Utah County's favor and awarded summary judgement. The reason the case was dismissed was because Utah County had a good strip search policy. Members should have their county attorney review and update their policies to reflect recent court decisions.

CLAIMS ADMINISTRATION (New Pyramid Reporting System)

The Claims Manager, Doug Alexander, was unable to report to the members today because of illness. Therefore, Curt Hamby gave the members a preview of the new Pyramid Claims Data System. The Pyramid System is scheduled to be online in June, replacing the TopCat System. The Pyramid System is capable of going paperless. Monthly reports can be received via email and downloaded to most software applications so charts and graphs can be generated as needed. With the Pyramid System, simple ad hoc programming can be accomplished at the Mutual's office. More involved programming can be done at the main office in just a matter of hours, whereas it would take days with the TopCat System. Curt gave a brief preview of the presentation that will be presented to the members by the McLarens Toplis computer department (see attachment #2).

BROKER REPORT (Y2K Liability)

John Chino reported that the Mutual has provided its members with an easy way to help themselves with Year 2000 issues. The Mutual was able to negotiate with the reinsurer to provide Y2K liability coverage incumbent upon the members completing a two-page audit which guides the members in identifying areas where problems may occur. The questionnaires are due by June 15 to qualify for Y2K coverage.

The members viewed John's presentation of objectives and phases of a Year 2000 strategic plan (see attachment #3). A copy of a sample contingency plan and a listing of systems and equipment susceptible to a date-sensitive embedded chip were provided for the members (see attachment #4). John suggested that members access the State of Utah website (www.state.ut.us) for Y2K compliance information, information on consultants that are available on retainer and information relating to Government Accounting Standards Board (GASB) disclosure requirements for counties.

1998 ANNUAL STATEMENT & ACTUARIAL OPINION

Dan McConkie reported that each year the Mutual files and annual statement with the Utah State Insurance Department and the National Association of Insurance Commissioners. Utah law requires that all insurers licensed in the state including public agency insurance mutuals file the annual statement together with an actuarial opinion on or before March 1. These documents were filed timely and show that the financial condition of the Mutual continued to improve quite dramatically during the year of 1998. Larson and Company, the Mutual's accountant, prepared the 1998 annual statement which contains very detailed information about the assets, loss & expense incurred, cash flow and surplus. In 1998 the total admitted assets increased by \$703,400 for a total of \$6,798,383. This represents an 11.5% increase. Invested assets account for 99.6% of the total admitted assets. The Mutual's investment assets consist primarily of short-term investments. Short-term investments at the year-end equal \$6,809,293 and our cash equaled \$38,174 at the time of the filing the form. The short-term investments were invested completely within the Utah Public Treasurers Investment Fund. Total non-invested assets decreased by \$34,204 from the year of 1997 and this was a result of the receipt of excess losses receivable. In other words, we collected monies owed to us by the excess carrier. The losses and the loss adjustment expenses decreased by \$95,860 to \$3,373,268 in 1998 from the total of \$3,469,028 in 1997. This represents a 2.8% decrease. These items account for 98.2% of the company's total liabilities. These losses and loss adjustment expenses are recorded at book value and are not discounted. Other liabilities decreased by \$227,001 to a total of \$61,366 in 1998 from the \$228,367 in 1997. This decrease was the result of fewer premiums collected in advance in 1998 than in 1997. Total capital and surplus showed an increase of \$1,147,000 from \$2,337,588 in 1997 to a total of \$3,337,735 in 1998. That is the highest increase in the history of the Mutual. Net income for 1998 was \$968,945 including a change of \$34,202 in non-admitted assets. Total premiums earned increased approximately 3.3% in 1998 due to Weber and Carbon Counties joining the Mutual in that year. Net investment income increased by \$61,118 to a total of \$406,049 in 1998 from the \$344,931 in 1997. This represents a 17.7% increase. This is due mainly to an increase of short-term investments over the prior year. Glen Taylor of Taylor, Walker and Associates, the actuary appointed by the Board, prepared the actuarial opinion and the analysis indicates that the Mutual's reserves are sufficient to cover any anticipated losses. The actuarial opinion provides a measure of security to the Mutual, the members and the regulators that the liabilities and exposures are properly evaluated and that adequate funds are available. Mr. Taylor analyzed the following reserves provided by

the Mutual. The unpaid losses, the unpaid loss adjustment expenses, the unpaid loss direct and assumed and the unpaid loss adjustment expenses direct and assumed. Mr. Taylor also reviewed various operations and the policies of the Mutual and concluded his opinion with this language: In my opinion, the amounts contained in the scope paragraph on account of the actuarial items previously identified: A) meet the requirements of the insurance laws of Utah, B) computed in accordance with accepted loss reserves standards and principles, and C) make a reasonable provision for all unpaid loss and loss expense obligations of the company under the terms of its policies and agreements. The Mutual is healthy and strong and the financial statements are available for members to review.

REPAYMENT OF DEBENTURES

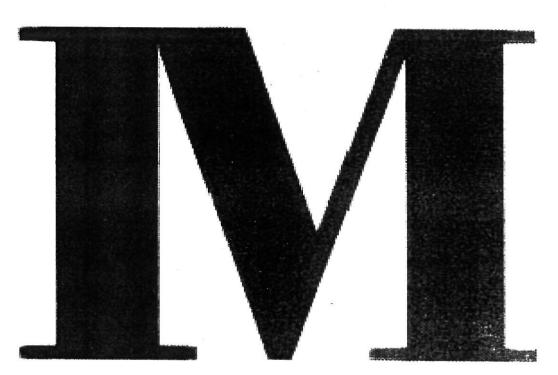
Kent Petersen explained that there was one significant obstacle in 1992 during the inception of the Mutual, this was meeting the statutory requirement of surplus. To qualify for a certificate of authority, funds were required to provide the guarantees. Although some surplus was provided by the payment of the initial contributions and the insurance department was willing to work with the mutual for the first few years, there was still requirement for some up-front money. Five counties agreed to provide the money in exchange for the debentures at an additional 1% over PTIF on interest. The counties signing the subordinated debentures were Davis (\$75,000), Emery (\$260,000), Garfield (\$160,000), San Juan (\$50,000) and Washington (\$75,000). Each of the debentures stated: The principal or interest would not be a legal liability of the Mutual until repayment of the interest or principal has prior written approval of the Insurance Commissioner and only at such times that its surplus, as calculated on the annual statement would exceed \$2,700,000 after payment thereof. As Commissioner McConkie has reported, the amount of the Mutual's surplus has more than doubled in the past two years. The annual statement as of the end of 1997 showed a dramatic increase but the level was still more than \$350,000 short of the \$2.7 million required. In 1998 however, the Mutual showed the largest increase in surplus (over \$1 million) to put the account over \$3.3 million. The amount shown on this most recent annual statement justified the request that the Insurance Commissioner authorize a partial payment of these debentures. As soon as the 1998 annual statement was completed, and even before it was filed, the Board of Trustees discussed the implementation of a repayment plan. After a thorough discussion, the Board approved the following plan: 1) \$300,000 shall be paid as soon as written approval from the Insurance Commissioner can be obtained, 2) each year one-half of the increase in member surplus as calculated in the annual statement, shall be paid toward the debentures until the total principal and interest are paid, and 3) all payments shall be apportioned pro-rata to the five counties involved according to the amount of the original contribution. The Mutual submitted a formal request including the appropriate exhibits for written approval to make payment. After some discussion and correspondence the Chief Examiner, Larry Whitlock, issued the following letter on behalf of Commissioner Merwin Stewart: Pursuant to Utah Code Annotated 31A-5-305(2)(d) at your request letter dated March 31, 1999 approval is hereby given to the Utah Association of Counties Insurance Mutual to pay \$300,000 of principal and accrued interest related to the outstanding subordinated debentures issued by the Mutual. This payment includes principal and accrued interest accrued through March 31, 1999 of \$30,101 in principal and \$269,899 in interest respectively. This approval is conditioned upon approval of the payment by the Mutual's Board of Trustees and the payment must not cause a company action level event as defined by the Utah Code Annotated 31A-17-603(1)(a).

Kent announced that at this time the Mutual would like to present what will be the first of a series of repayments to the five counties. Davis County was presented with a check in the amount of \$36,290.32. Emery County was presented with a check in the amount of \$125,806.45. Garfield County was presented with a check in the amount of \$77,419.36. San Juan County was presented with a check in the amount of \$24,193.55. Washington County was presented with a check in the amount of \$36,290.32.

Approved on November 17, 1999

Dan R. McConkie, UACIM Secretary-Treasurer
Davis County Commissioner

1999 RISK MANAGEMENT PROGRAM



UTAH ASSOCIATION
OF GOUNTIES
INSURANCE MUTUAL

5397 S. VINE STREET, SALT LAKE CITY, UTAH, 84107

TELEPHONE: (801) 265-1331 FACSIMILE: (801) 265-9485

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UACIM RISK MANAGEMENT PROGRAM

The Utah Association of Counties Insurance Mutual (Mutual) Board of Trustees has approved the following *UACIM Risk Management Program* for 1999. Since the organization of the Mutual in 1992, members have realized that sound risk management practices are essential to prevent losses and maintain the longevity of the Mutual. At present, the Mutual conducts annual inspections (risk reviews) of each member county to assist with implementation of the Risk Management Program and to proactively control losses.

Each year the Mutual Board of Trustees determines what percentage of the member counties' premium is available as a credit under the program. That percentage applied to an individual county's premium represents the dollar figure of the total available credit. In 1998, eight member counties qualified for premium credits ranging from \$917 to \$8,454. The total premium credit paid out in 1998 was \$30,644. The Mutual Board of Trustees has approved a maximum premium credit of three percent for qualifying counties in 1999.

Each risk management standard has a premium credit attached to it. The total premium credits for all Risk Management Program standards totals 100 percent. A member county with a perfect score will receive 100 percent of the premium credit approved annually by the Board of Trustees. Using this system, the Board can increase or decrease the impact of the credit (as deemed appropriate) without changing the overall premium credit percentage. Compliance and eligibility for credit in each category shall be determined by the Mutual in connection with the county risk reviews.

It is the hope of the Mutual Board that all Mutual members will make every effort possible to implement the *UACIM Risk Management Program* with the goal of reducing claims and keeping premiums low.

Gary R. Herbert,

President, UACIM Board of Directors

Sary R. Herbert

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SECTION ONE PREREQUISITES

The following prerequisites must be met before the member can receive a premium credit:

- 1.1 A risk manager or safety officer who is responsible for the implementation of the UACIM Risk Management Program must be appointed by the County Commission/Council.
- 1.2 The member must adopt a formal policy establishing a Safety Committee and/or Accident Review Board (ARB). The Safety Committee or ARB must:
 - a. Meet on a regular basis, but not less than quarterly;
 - b. Written minutes must be kept of the meeting. A copy of the minutes must be forwarded to the UACIM Risk Manager;
 - c. The committee or ARB must review all auto accidents, injury claims, or property claims reported to the UACIM
- 1.3 The member must respond to each risk review conducted by UACIM within 30 days of receipt of the report.
- 1.4 All requested information for renewal of the policy must be received by UACIM on or before the due date. NO EXCEPTIONS.

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SECTION TWO CLAIMS & LITIGATION MANAGEMENT MAXIMUM CREDIT: 7%

The following credit is available in Section Two:

- 2.1 The County must have written policies and procedures for handling claims and lawsuits. Maximum Credit: 3%
- 2.2 Claims are reported to UACIM within ten days after receipt of the claim along with:
 - a. A completed notice of claim form;
 - b. A copy of the claim;
 - c. Copies of all relevant reports, including police reports.

Maximum Credit: 1%

- 2.3 The written policy must state that all lawsuits and Notice of Claims received shall be sent by certified mail, fax, or electronically to UACIM within two business days, and the county has complied with the policy. Maximum Credit: 1%
- 2.4 The County notifies UACIM within one business day of serious occurrences likely to give rise to litigation or significant liability. These occurrences include:
 - a. Any accidents involving death, hospitalization, or personal injury;
 - b. Vehicle pursuits which result in death, injury of any person, or destruction of third party property;
 - c. Shootings involving deputies;

- d. Involuntary terminations which the county reasonably believes might result in litigation;
- e. Sexual harassment allegations;
- f. Planning and zoning issues where the parties threaten litigation or that are likely to result in claims or lawsuits.

Maximum Credit: 2%

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SECTION THREE VEHICLE SAFETY MAXIMUM CREDIT: 25%

Prerequisites. The following prerequisites must be met in order to receive credit under this section:

- a. <u>ALL</u> accidents involving county drivers (including road department and Sheriff's Office personnel) and/or vehicles that have been reported to UACIM must be reviewed by the safety committee; and
- b. Copies of the accident reviews must be sent to UACIM.

The following credit is available in Section Three:

- 3.1 Driver's licenses of all operators of county vehicles are checked:
 - a. Before hire to determine status; and
 - b. Annually to determine status, restrictions, or modifications.

Maximum Credit: 5%

- 3.2 The county has written records showing that all operators of heavy equipment have been trained on the operation of each type of equipment the employee operates. Maximum Credit: .5%
- 3.3 The county maintains written records of all maintenance performed on each county owned vehicle or heavy equipment.

 Maximum Credit: 2%
- 3.4 The county has a written policy that all vehicles comply with state safety inspection law. Maximum Credit: .5%
- 3.5 County road department personnel have been trained on how to conduct a pre-trip inspection on licensed heavy vehicles, are required to conduct pre-trip inspections, and keep written logs of the inspections in the vehicle. Maximum Credit: 8%

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- 3.6 The county has the following written polices:
 - a. Use of seat belts required of all drivers and passengers in county vehicles;
 - b. Vehicle backing policy;
 - c. Vehicle load policy stating that all loads are to be secured and will not exceed weight limits;
 - d. All accidents involving county vehicles are to be reported to the department head;
 - e. All CDL holders will comply with federal and state law regarding the reporting of accidents, citations, or driving convictions involving the CDL holder.

Maximum Credit: 1%

- 3.7 Safety Committee:
 - a. The county has informed employees of the county safety committee policy regarding accident review;
 - b. The county has informed employees of possible disciplinary action which may be taken;
 - c. The county provides the employee the opportunity to explain the accident before disciplinary action is taken.

Maximum Credit: 1%

3.8 The county has conducted a defensive driving course for <u>all</u> county drivers within the last two years. Written attendance record must be provided. Maximum Credit: 7%

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SECTION FOUR PERSONNEL MAXIMUM CREDIT: 18%

The following prerequisites must be met in order to receive credit under this section:

The following personnel policies must be adopted in writing:

- a. Established procedures for recruitment, interviewing, and hiring;
- b. Requirement that ADA compliant job descriptions be established for each county position;
- c. Prohibitions against illegal discrimination;
- d. Established anti-sexual harassment policy;
- e. Established procedures for discipline and termination.

The following credit is available in Section Four:

- 4.1 The County has adopted a policy that states clearly at the beginning of the policy that the policy does not create a contract between the county and the employee. Maximum Credit: 2%
- 4.2 The county has written personnel policies and procedures and has distributed a copy to each employee. In the alternative, the county has made a copy available to the employee and explained to employee in writing where a copy of the policies can be obtained for reference. Each employee has signed a statement that the employee has received and read the policy. Maximum Credit: 2%
- 4.3 The county has adopted a written drug and alcohol testing program that is consistent with federal and state statutes. The policy contains the following elements:
 - a. Pre-employment testing;
 - b. Reasonable suspicion testing;

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- c. Post accident testing in accordance with county policy;
- d. Random testing in accordance with federal regulations for drivers holding a Commercial Driver's License (CDL);
- e. Policy regarding positive results which includes a statement of the employee's rights

Maximum Credit: 2%

- 4.4 The county updates the personnel policies and procedures on an annual basis and updates are circulated to all employees.

 Maximum Credit: 4%
- 4.5 The county trains all supervisory personnel, including elected officials, on the county's personnel policies and procedures.

 Maximum Credit: 2%
- 4.6 The county has adopted a written sexual harassment policy which:
 - a. States the type of conduct prohibited;
 - Does not require or advise the victim to address a complaint to the alleged harasser;
 - c. States clearly how a complaint may be made and to whom;
 - d. Provides for an alternative to which a complaint may be made and at least one of the persons to whom a complaint may be made is a female; and
 - e. Clearly states the appeals process or refers to the county's appeals process from the initial determination made by the county.

Maximum Credit: 3%

- 4.7 The county has adopted a conflict of interest policy in accordance with Utah Code Annotated §§ 17-18-1,1.5; 17-16a-1,12 and has trained elected officials on the policy. Maximum Credit: .5%
- 4.8 The county has attended the most recent UACIM annual personnel workshop. Maximum Credit: 2.5%

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SECTION FIVE LAW ENFORCEMENT MAXIMUM CREDIT: 20%

The following prerequisites must be met in order to receive credit under this section:

The following policies must be adopted in writing:

a. Use of force;

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- b. Vehicle pursuits;
- c. Searches and seizures; and
- d. Arrest and custody of prisoners.

The following personnel policies must be adopted in writing:

- 5.1 All Sheriff's Office personnel receive annual training on all policies referenced in the prerequisites for this section. Maximum Credit: 5%
- 5.2 All Sheriff's Office personnel receive annual training on all approved weapons. Maximum Credit: 2%
- 5.3 Sheriff's Office personnel receive annual EVO training in the same vehicle operated by the employee. Maximum Credit: 7%
- 5.4 The Sheriff's Office has adopted a form of the Utah Jail Standards.

 Maximum Credit: 2%
- 5.5 The jail has been inspected in the last twelve months for compliance with the Utah Jail Standards. Maximum Credit: 2%
- 5.6 UACIM is provided a copy of the latest jail inspection report along with the Office response detailing proposed steps to address the inadequacies. Maximum Credit: 2%

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SECTION SIX

TRAFFIC CONTROL DEVISES

MAXIMUM CREDIT: 5%

The following prerequisites must be met in order to receive credit under this section:

- 1. At least one copy of the Manual on Uniform Traffic Control Devises (MUTCD) must be on hand for reference by personnel responsible for the placing and maintaining of traffic control devises.
- 2. The county must maintain a written (or computerized) inventory of all traffic control devises (including striping, lettering on roadways, and guard rails) within the county. At least 98% 0f all signs must be included in the inventory to qualify.

The following policies must be adopted in writing:

- 6.1 Written records of regular inspections of all traffic signs must be kept. Inspections must be conducted quarterly and include any maintenance conducted. Maximum Credit: 2.5%
- 6.2 The county has a written emergency response program for reports of damaged or missing signs that:
 - a. Specifies the employee to whom reports are to be forwarded;
 - b. Specifies the priority for response to a report of a missing or damaged sign;
 - c. Specifies that "stop" signs are to be replaced immediately, and, when necessary, the county will request the Sheriff's Office to respond to a report of missing or damaged "stop" signs at hazardous intersections until the sign is replaced; and
 - d. Requires that all reports of missing or damaged signs are kept along with a written report stating the replacement or repair date, the employee who made the repair, and the time the repair was made. Maximum Credit: 2.5%

SECTION SEVEN PLANNING AND ZONING MAXIMUM CREDIT: 8%

The following prerequisites must be met in order to receive credit under this section:

- 1. The county must have adopted a General Plan in accordance with the Utah Code;
- 2. The county must have adopted a zoning ordinance in accordance with the Utah Code; and
- 3. The county must have adopted a subdivision ordinance in accordance with the Utah Code.

The following policies must be adopted in writing:

- 7.1 All members of the planning commission have received training within the previous twenty-four months regarding the legal duties of a planning commissioner. Maximum Credit: 4%
- 7.2 The county attorney is required to review all subdivision plats and all commercial and industrial site plans. Maximum Credit: 4%

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SECTION EIGHT

USE OF COUNTY FACILITIES BY THIRD PARTIES; COUNTY FAIRS

MAXIMUM CREDIT: 8%

The following policies must be adopted in writing:

- 8.1 The county has adopted a policy requiring all users of county-owned or leased facilities, including all facilities insured by the county through UACIM, to sign an indemnification (hold harmless) agreement approved by the county attorney. Maximum Credit: 2%
- 8.2 The county has adopted a policy requiring:
 - a. TULIP certificates secured through UACIM or liability insurance certificates from third parties using county owned facilities, including all facilities insured by the county through UACIM;
 - b. That the insurance certificate name the county as an additional insured;
 - c. That written criteria be developed specifying when the insurance requirement might be waived;
 - d. That approval by the county governing body or its designate be obtained in writing before waiving the insurance requirement;
 - e. That copies be obtained of all certificates, and that written record of the waiver by the county of the insurance requirement be kept for a period of at least five years; and
 - f. That the certificates be in the amount of at least \$1 million.

Maximum Credit: 3%

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- 8.3 The county has a written policy that no alcohol be served at county owned facilities, including all facilities insured by the county through UACIM, unless additional insurance has been obtained covering alcohol related services. Maximum Credit: 1%
- 8.4 When alcohol is served at county owned facilities, the county must have written policies requiring or including the following:
 - a. Additional security around the vendor selling alcohol;
 - b. Hours of service (including no later than one hour before event closing time);
 - c. Designation of non-drinking areas (including parking lots as non drinking areas);
 - d. Stating that alcohol is not to be sold to vendors, employees of any vendor, employees of the fair, employees of any carnival, ride, or attraction, security personnel, or participants in events.

Maximum Credit: 1%

8.5 The County has written policies governing the use of fairgrounds, including use of arenas, buildings, and property. The rules for the use of the facilities are posted at each facility and clearly and conspicuously state that use of the facility as at the risk of the user and the county is not liable for damages or injuries. Maximum Credit: 1%

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SECTION NINE FIRE DEPARTMENTS MAXIMUM CREDIT: 6%

The following policies must be adopted in writing:

- 9.1 The county has stated in writing the operational authority of the fire departments under operating under county jurisdiction or control Utah and federal law (29 C.F.R. § 1910.120 (1995).

 Maximum Credit: 1%
- 9.2 The county has adopted written policies and procedures establishing:
 - a. What fire protection services are provided;
 - b. What areas of the county will be serviced; and
 - c. The requirements for responding to fires

Maximum Credit: 1%

- 9.3 The county has a written policy that all apparatus drivers maintain EVO certification with the Utah Fire and Rescue Academy. No other persons will be allowed to drive apparatus. Maximum Credit: 2%
- 9.4 The county has a written policy that all fire fighters be at least wild land firefighter certified in areas where that certification is appropriate. All others will be fire fighter II certified. Maximum Credit: 1%
- 9.5 The county has a written policy stating that a vehicle maintenance schedule be developed for county insured fire fighting vehicles and that written records will be maintained for each vehicle.

 Maximum Credit: 1%

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SECTION TEN

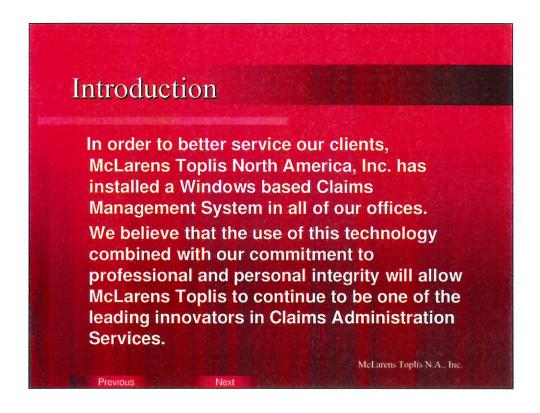
ADDITIONAL CREDIT FOR INSTALLATION OF SAFETY-RELATED DEVISES AND PROGRAMS

MAXIMUM CREDIT: 3%

10.1 The county may qualify for an additional credit for the installation of safety-related devises or the participation in safety related training programs for employees. Please list the devise or program below, along with the cost and description of the risk or exposure the devise or program is aimed at reducing or eliminating.

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McLarens Toplis North America, Inc. Claims Management -System Implementation Introduction Benefits Key Features Installation Capabilities Results Demonstration



The McLaren Toplis Claims Administration System is an integrated software product that incorporates claim processing, claim intake, and claim reporting.

It combines the power of today's client/server technology with the popular Windows graphical environment, delivering real-time claim information to virtually anywhere on the planet for the client and adjuster.

The McLarens Toplis Claims Administration System offers comprehensive claims administration capabilities and will enable us to process insurance claims for workers' compensation, auto, property, marine, general liability and much more, all within one module.

Key Features Claims Administration First Report Fund Management Policy Management Image Management Litigation Management Multiple Level Security Access McLarens Toplis N.A., Inc.

<u>Claims Administration</u>- Complete administrative capabilities for all Property and Casualty lines.

<u>First Report</u>— Creates, prints and faxes the necessary forms and transmittal letters for you.

Automatic Claims Administration System File Set-Up

<u>Image Management</u> – All correspondence can be scanned into the system and assigned to a user, claim or a policy.

Scanned documents can include photographs, state and regulatory forms, etc.

All will be viewable to McLarens office and client.

<u>Litigation Management</u> – Tool for tracking legal proceedings which may include legal parties (i.e. Plaintiff/defense attorneys, expert witnesses, etc.)

<u>Fund Management</u> – Maintains bank balances and sub-accounts.

Automatic bank reconciliation, Online payment and reserve histories.

<u>Policy Management</u> Establishes policies. Maintains major and minor coverages.

Handles excess coverage and monitoring of aggregate exhaustion.

Multiple Level Security Access - Sophisticated safety monitoring capabilities.

Users can be restricted by payment authority, reserve authority, particular payment actions, etc.

Capabilities Remote accessibility Full documentation Tailored to individual Client needs Electronic, customized loss runs Downloads/Extracts Interfaces to word processing, spreadsheet, and graphics software McLarens Toplis N.A., Inc.

Remote Accessibility – Clients will have the ability to access the system remotely either via Internet or 800 dial up connection.

<u>Full Documentation</u>- Build in Filefolder module, very much like an electronic filing cabinet. Contains diaries, notes, forms, letters, interviews, and scanned documents.

<u>Tailored to individual clients needs</u>- Special Coding / Supplemental Windows features, user workplace re-engineering capabilities, unique fields for specific accounts/and or coverages.

User defined screens, tables and columns.

<u>Electronic</u>, <u>customized loss runs</u> – Various standard reports, in addition, custom reports are available

<u>Downloads/Extracts of data available</u> - Excel, MS Word, MS Access, etc.

<u>Interfaces to word processor, spreadsheet and graphics software</u> – Support for Excel, Word, Lotus, Word Perfect and AmiPro.

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Provides enhanced information gathering capabilities Simplifies Claims Reporting Process Central Storage Flexibility

<u>Can encompass multiple lines of business</u> - Workers' compensation, general liability, auto liability, property, marine, general liability, etc.

<u>Provides enhanced information gathering capabilities</u> - All data is gathered in one module for easy access to any claims administration or risk management office.

<u>Central Storage</u> - All information is automatically stored in the Claims Management Database System, eliminating the need to input the information more than once, redundant back-ups, etc.

<u>Flexibility</u> – Defining user specific fields, security, and reporting. Setting up major/minor lines of coverage, specific to an account.

Installation Gather Client Information Bank Account Set Up and Maintenance Client Coding and Reports Define User/Use Options Miscellaneous McLarens Toplis N.A., Inc.

<u>Gather client information</u> – Locations, Coverages – deductibles, aggregates, Policies, historical data if necessary.

<u>Bank Account Set up/Maintenance</u> – Set up bank account, establish billing procedures, establish payment and reserving authorities, and how funds will be handled.

<u>Client Coding and Reports</u>- Establish required data fields, choose letters and forms to be used, choose reports and report distribution, determine auditing procedures, and custom codes for locations and coverages.

<u>Define user/use options</u>- set up online access for clients, and define security groups.

<u>Miscellaneous</u> – Create first report script, identify additional data to track, establish scanning use, data exports, etc.

Previous • Enhanced Efficiency - Real time data access - Real time reports • Paperless office - Online adjuster notes - Image maintenance • Enhanced data capturing capabilities - Data Imports/Exports - Internet Interface

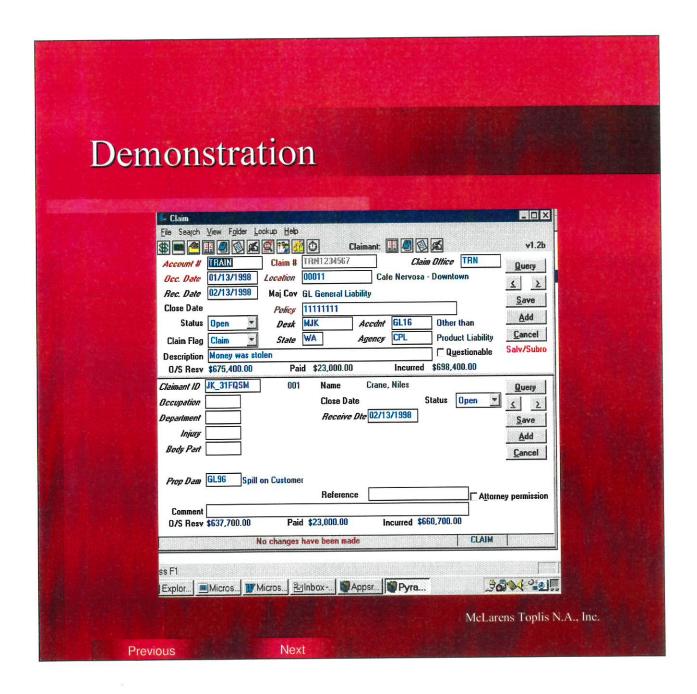
<u>Enhanced Efficiency</u> — The McLaren Toplis Claims Administration system is set up on one central database utilizing Microsoft SQL Server. We operate on an AT&T Wide Area Network that connects all offices across North America. The network provides real time access to all claim information and alleviates the need to consolidate data from multiple locations.

<u>Paperless Office</u> – All data is captured in one module and electronically. Any "paper" documents can be scanned into the system and attached to the particular claim or claimant.

All letters, forms, and reports can be completed and executed through the system.

<u>Enhanced data capturing capabilities</u> - Data exports are available and in addition to standard reports, custom reports can be created on a client by client basis.

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Demonstration

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						ss F1
	CLAIM	le	No changes have been made	o changes	2	
	Incurred \$660,700.00	Incurre	Paid \$23,000.00	Paid	Comment 0/S Resv \$637,700.00	Comment 0/S Resv
Attorney permission	Attom	6	Reference	Spill on Customer	GL96 Spill	Prop Dam
Add Cancel						Injury Body Part
Save	Status Open 🔻	Close Date Receive Dire 02/13/1998	Close Date <i>Receive D</i>			Occupation Department
Query		Crane, Niles	Name	001	JK_31FQSM	Claimant ID
- Tapolochistan	Incurred \$698,400.00		d \$23,000.00	Paid	_	0/S Resv
Salv/Subro	□ Q <u>u</u> estionable			olen	Money was stolen	Description
Cancel	Product Liability	Agency CPL	WA	State	Claim	Claim Flag
∆dd	6 Other than	Accept GL16	NLW	Desk	Open 🕶	Status
<u>Save</u>			11111111	Policy		Close Date
, [ability	GL General Liability	Maj Cov	02/13/1998	Rec. Date
	Cafe Nervosa - Downtown	Cafe Ne	00011	Location	01/13/1998	Occ. Date
	Claim Office TRN		19552191	Claim #	TRAIN	Account #
v1.2b		Claimant: 🔢 🍕	(1)			
				ookup <u>H</u> elp	File Search Yiew Folder Lookup Help	Eile Search
· · ×						E. Claim

McLarens Toplis N.A., Inc.

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1993 1994 1995 Policy Year 1996 1997 1998 1999

North
South
East
West

Total Incurred

50,000

60,000

80,000

70,000

90,000

40,000

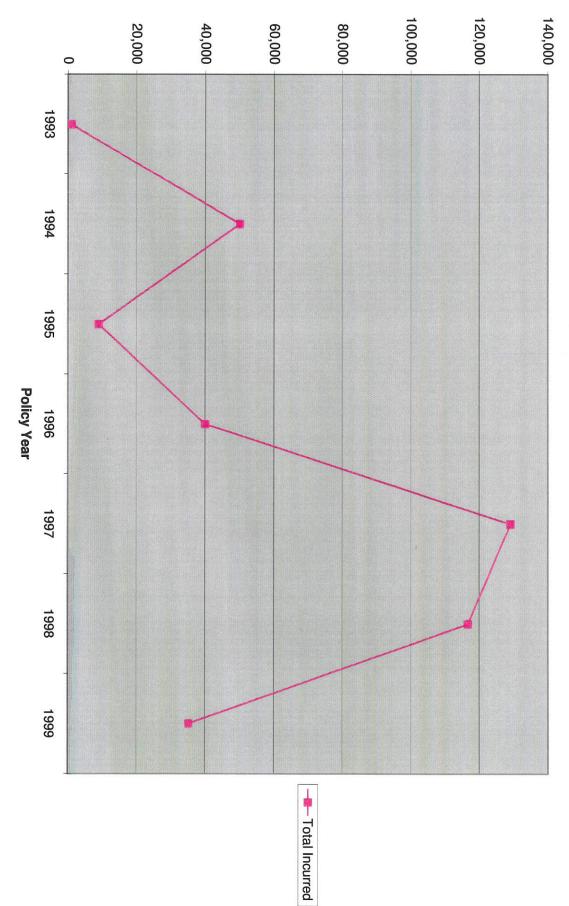
30,000

20,000

10,000

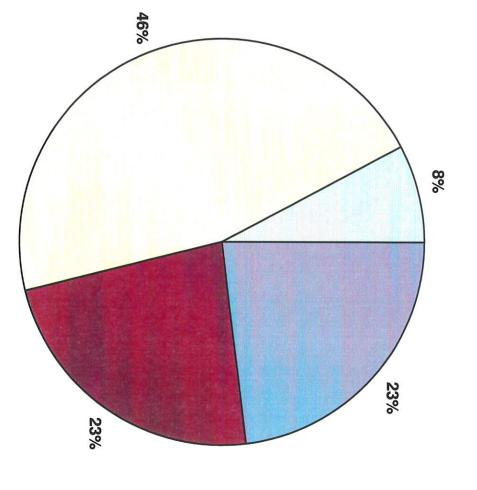
Jonnovan Suppliers Historical Losses Comparison of Total Incurred By Locations For Each Policy Year

Jonnovan Suppliers Historical Loss Data Analaysis



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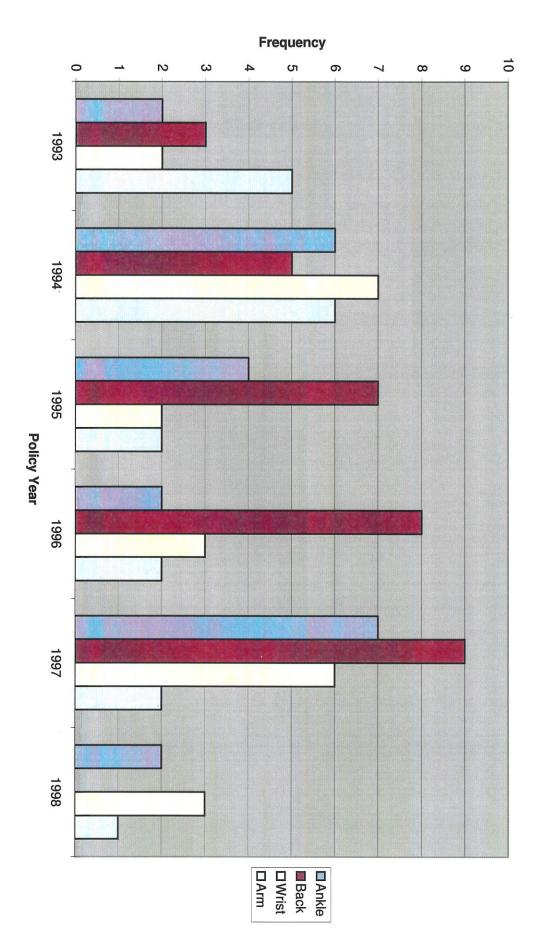
Jonnovan Suppliers Injury Analysis - Body Part 1/1/1999 - 1/1/2000 Policy Year



□Wrist

□Arm

■ Ankle ■ Back



Jonnovan Suppliers Historical Injury Analysis

McLarens Toplis North America, Inc.

Claims Administration Services

Reporting Features

Sample Reports

Product Liability Loss Run

All Claims

This loss run contains all claims data for a particular client. The claims are sorted by claim number in an ascending order. All claims are totaled on a separate page.

Fields that are displayed are as follows:

File Number/Client Reference number:

Division:

Claimant name:

Date of Loss:

Date Reported:

Description of Loss

Type of Loss:

Open/Closed:

Reserve Code:

Outstanding reserve

Paid to Date:

Incurred:

This contains both your file number and ours.

Division # or Code

Last/First name of Claimant, or Company name

Date Loss occurred

Date Loss was received at McLarens Office

PL - Product Liability, GL - General Liability

Claim Status (O or C)

Minor coverage determined by policy (i.e. BI,

PD, EXP, LEGAL, etc)

Total amount paid on this claim

Paid to Date + Outstanding Reserve

Other sorts/options available for this report are as follows:

There is an option to total Outstanding Reserve, Paid to Date, and Incurred per claim, although it is not displayed.

In addition to product liability, this report can be processed for any line of coverage. This report can be processed for all claims, open claims only, closed claims only, and all claims since last bordereau.

	2	

Claimant Name
D.H.A. Industries 06/07/93
Kruse/ Jason 12/01/94
Richards/ Joseph 01/11/99
Stanford/ Brett 04/05/95
Hernandez/ Nick 07/01/96
Williams/ Tim 09/09/98
Joseph & Sons 05/05/98
Jenkins/ Jennifer 03/03/95 09/11/95
ABC Company 07/02/94 05/01/95

15,000.00

25,000.00

4,000.00 2,000.00 800.00

8,000.00 2,500.00

300.00

5,000.00 20,000.00

25,000.00

10,000.00

1,000.00

15,000.00

25,000.00 5,000.00

1,000.00

1,500.00 2,500.00

30,000.00

200.00 10,000.00

25,000.00

Incurred

Wednesday, March 24, 1999 Time: 11:23:17 AM

Jonnovan Suppliers

McLarens Toplis N.A., Inc.

Inc.
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MCL

Jonnovan Suppliers

Wednesday, March 24, 1999 Time: 11:23:27 AM Report: C002P

	Incurred	20,000.00	30,000.00	9,000.00	100.00	3,000.00	12,000.00	75,000.00	65,000.00	5,000.00	8,000.00
Report: C002P Page 2 of 3	Paid To Date	00.00	0.00	4,450.00	0.00	0.00	1,010.00	0.00	0.00	00.00	1,200.00
Repor	Outstanding <u>Reserve</u>	20,000.00	30,000.00	4,550.00	100.00	3,000.00	10,990.00	75,000.00	65,000.00	5,000.00	6,800.00
	Reserve Code	EXP	PD	LEGAL	Q	EXP	LEGAL	PD	В	EXP	LEGAL
	Open/ Closed	0		0		0			0		
	Type of Open/ Loss Closed	٦		Ч		Ы			Ы		
Product Liability Loss Run	Description Of Loss	Brake failure		Fitting/tubing failure		Valve leak			Hose failure and fire		
Pro	Date Reported	26/60/60		01/04/99		12/30/98			05/06/98		
	Date Of Loss	07/23/97		10/11/98		04/05/98			11/03/97		
	Claimant Name	XYZ Industries		SLS Corporation		TMP Inc.			Scott/ James		
	Division	1000		1020		1030			1030		
	File Number/ Client Ref.	CHI99300170		CHI99300190		CHI99300200			CHI99300210		

Jonnovan Suppliers

Product Liability Loss Run

Wednesday, March 24, 1999

Report: C002P

Paid To Date

\$451,449.00

Company Totals:

5

Monthly Case Tracking

0

Closed Claims:

New Claims:

0

Other than New Claims:

Pending Claims

Total Pending Claims:

5

Description Of Loss

Date Reported

Date Of Loss

Claimant Name

Division

File Number/ Client Ref.

\$10,551.00

\$462,000.00

Incurred

Time: 11:23:30 AM

Page 3 of

Outstanding Reserve

Reserve Code

Type of Open/ Loss Closed

C
C
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Same,
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STATE OF THE PERSON.

McLarens Toplis N.A., Inc.	plis N.A.	., Inc.		Medic	Medical Equipment, Inc.				Wedne	Wednesday, March 24, 1999	1999
				Prod	Product Liability Loss Run				Report: Page 1		
File Number/ Client Ref.	Division	Claimant Name	Date Of Loss	Date Reported	Description Of Loss	Type of Open/ Loss Closed	Open/ Closed	Reserve (Code	Outstanding <u>Reserve</u>	Paid To Date	Incurred
CHI99300000/DAD	1234	King/ Pamela King/ Pamela	02/12/99	02/23/99	Claimant slipped in store.	В	0	EXP IND	2,100.00	900.00	3,000.00
CHI99300010/DAD	1234	Drews/ Doreen Drews/ Doreen	03/01/99	03/01/99	Claimant fell in store	GL	0	EXP	2,000.00	0.00	2,000.00
CHI99300020	1234	Kelly/ Erin Kelly/ Erin	02/12/99	03/01/99	Claimant slipped and fell in store.	GL	0	EXP	19,000.00 30,000.00	11,000.00	30,000.00
CHI99300030/DAD	1224	Wilkins/ Brenda Wilkins/ Brenda	03/02/99	03/03/99	Injured shoulder from bumping into clothing rack	GL	0	EXP	15,000.00 25,000.00	0.00	15,000.00 25,000.00
CHI99300060	HOME	Drews/ Doreen	03/08/99	66/60/20	Claimant fell off stool	Э	0	EXP	15,000.00	0.00	15,000.00
CHI99300070	HOME	Strenk/ Frank Strenk/ Frank	03/08/99	66/60/20	Claimant fell and hurt his knee.	Б	0	EXP IND	500.00	0.00	500.00
CHI99300180	HOME	Bradford/ Brett Bradford/ Brett	03/23/99	03/23/99	Claimant twisted ankle in facility.	G.	0	EXP	41.00	159.00	200.00

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Medical Equipment, Inc.

Product Liability Loss Run

Wednesday, March 24, 1999 Time: 12:44:12 PM

Report: C002P

Page 2 of

Reserve Outstanding

Type of Open/ Loss Closed

\$12,059.00

\$132,100.00

Incurred

Paid To Date

\$120,041.00

Company Totals:

Description Of Loss

Date Reported

Date Of Loss

Claimant Name

Division

File Number/ Client Ref.

Monthly Case Tracking

New Claims:

Closed Claims:

0

Pending Claims

Other than New Claims:

0

Total Pending Claims:

Product Liability Loss Run

Total Incurred in Excess of \$50,000

This loss run contains claims data for losses that are in excess of \$50,000.

Fields that are displayed are as follows:

File Number/Client Reference number:

Division:

Claimant name:

Date of Loss:

Date Reported:

Description of Loss

Type of Loss:

Open/Closed:

Reserve Code:

Reserve Coue.

Outstanding reserve

Paid to Date:
Incurred:

This contains both your file number and ours.

Division # or Code

Last/First name of Claimant, or Company name

Date Loss occurred

Date Loss was received at McLarens Office

PL – Product Liability, GL – General Liability

Claim Status (O or C)

Minor coverage determined by policy (i.e. BI,

PD, EXP, LEGAL, etc)

Total amount paid on this claim

Paid to Date + Outstanding Reserve

Other sorts/options available for this report are as follows:

There is an option to total Outstanding Reserve, Paid to Date, and Incurred per claim, although it is not displayed.

In addition to product liability, this report can be processed for any line of coverage. Losses in excess of \$50,000 can be changed to any other threshold that is requested. This report can be processed for all claims, open claims only, closed claims only, and all claims since last bordereau.

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Wednesday, March 24, 1999 Time: 11:27:46 AM 2 Report: C002P Page 1 of **Product Liability Loss Run** Jonnovan Suppliers XYZ Industrie Scott/ James Claimant Nan Stanford/ Bre Total Incurred in Excess of: \$50,000.00 TMP Inc. Division 1000 1000 1030 1030 CHI99300170 CHI99300210 CHI99300110 CHI99300200 File Number/ Client Ref.

ame	Date Of Loss	Date Reported	Description Of Loss	Type of Open/ Loss Closed	Open/ Closed	Reserve Code	Outstanding <u>Reserve</u>	Paid To Date	Incurred
srett	04/05/95	12/31/95	Press injury	Ч	0	В	25,000.00	0.00	25,000.00
						EXP	5,000.00	0.00	5,000.00
						LEGAL	20,000.00	00.00	20,000.00
ries	07/23/97	26/60/60	Brake failure	Ч	0	EXP	20,000.00	0.00	20,000.00
						LEGAL	1,100.00	0.00	1,100.00
						PD	30,000.00	0.00	30,000.00
	04/05/98	12/30/98	Valve leak	Ы	0	EXP	3,000.00	0.00	3,000.00
						LEGAL	10,990.00	1,010.00	12,000.00
						PD	75,000.00	0.00	75,000.00
es	11/03/97	86/90/50	Hose failure and fire	占	0	<u>B</u>	65,000.00	0.00	65,000.00
						EXP	5,000.00	0.00	5,000.00
						LEGAL	6,800.00	1,200.00	8,000.00

Total Incurred in Excess of: \$50,000.00

File Number/ Client Ref.

Claimant Name Division

Jonnovan Suppliers

Product Liability Loss Run

Date Reported

Date Of Loss

Description Of Loss

Wednesday, March 24, 1999 Time: 11:27:50 AM

Report: C002P

Outstanding Reserve

\$266,890.00

\$2,210.00

Company Totals:

Monthly Case Tracking

0

Closed Claims:

New Claims:

0

Other than New Claims:

Pending Claims

Total Pending Claims:

Type of Open/ Loss Closed

Reserve <u>Code</u>

- \$269,100.00

- Incurred

Paid To Date

- 7 of

- - Page 2

10		

Product Liability Loss Run

By Division

This loss run contains claims data that is sorted by division. Each page displays losses for each division, i.e. one division per page. Division totals are calculated at the bottom of the page. The last page of this report calculates the aggregate claim values for the entire company.

Fields that are displayed are as follows:

File Number/Client Reference number: This contains both your file number and ours.

Division: Division # or Code

Claimant name: Last/First name of Claimant, or Company name

Date of Loss: Date Loss occurred

Date Reported: Date Loss was received at McLarens Office

Description of Loss

Type of Loss: PL – Product Liability, GL – General Liability

Open/Closed: Claim Status (O or C)

Reserve Code: Minor coverage determined by policy (i.e. BI,

PD, EXP, LEGAL, etc)

Outstanding reserve

Paid to Date:Total amount paid on this claimIncurred:Paid to Date + Outstanding Reserve

Other sorts/options available for this report are as follows:

There is an option to total Outstanding Reserve, Paid to Date, and Incurred per claim, although it is not displayed.

In addition to product liability, this report can be processed for any line of coverage.

Division summarys are available that display the aggregate claims value for each particular division.

This report can be processed for all claims, open claims only, closed claims only, and all claims since last bordereau.

Wedr	Repo	Reserve Outstanding Code Reserve EXP 20,000.00 LEGAL 1,100.00 PD 30,000.00	BI 25,000.00 EXP 5,000.00 LEGAL 20,000.00	\$101,100.00
		Type of Open/ Loss Closed PL O	0	
		Type of Loss	П	
Jonnovan Suppliers	Product Liability Loss Run	Description Of Loss Brake failure	Press injury	Division Totals:
OC	Pro	Date Reported 09/09/97	12/31/95	
		Date Of <u>Loss</u> 07/23/97	04/05/95	
., Inc.		<u>Claimant Name</u> XYZ Industries	Stanford/ Brett	
Toplis N.A	J.S. Midwest	Division 1000	1000	
McLarens Toplis N.A., Inc.	Division	File Number/ Client Ref. CH199300170	CHI99300110	

Incurred 20,000.00

Paid To Date

Wednesday, March 24, 1999 Time: 11:24:11 AM

9

Report: C002 Page 1 of 1,100.00

0.00

5,000.00

0.00

25,000.00

\$101,100.00

\$0.00

Division

J.S. West

1010 CHI99300130 File Number/ Client Ref.

Division

Claimant Name Williams/ Tim

Jonnovan Suppliers

Product Liability Loss Run

Wednesday, March 24, 1999 Time: 11:24:13 AM

Report: C002

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Paid To Date	1,100.00	0.00	230.00
Outstanding <u>Reserve</u>	2,900.00	2,000.00	570.00
Reserve Code	B	EXP	LEGAL

Type of Open/ Loss Closed PL O

Description Of Loss Hose failure

Date Reported 12/31/98

Date Of Loss 09/09/98

2,000.00 800.00

4,000.00

Incurred

\$1,330.00 \$5,470.00

\$6,800.00

Division Totals:

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McLarens Toplis N.A., Inc.	oplis N.A	., Inc.		Jol	Jonnovan Suppliers				Wedn
Division J.S	J.S. East			Pro	Product Liability Loss Run				Repor
File Number/ Client Ref. CH199300160	<u>Division</u> 1020	<u>Claimant Name</u> ABC Company	Date Of <u>Loss</u> 07/02/94	Date Reported 05/01/95	<u>Description Of Loss</u> Water leak	Type of Loss PL	Type of Open/ Loss Closed PL O	Reserve Code EXP PD	Outstanding Reserve 1,000.00 15,000.00
CHI99300080	1020	D.H.A. Industries	06/07/93	01/01/94	Extensive Water Damage	김	0	PD	1,000.00
CHI99300190	1020	SLS Corporation	10/11/98	01/04/99	Fitting/tubing failure	占	0	LEGAL	4,550.00
CHI99300100	1020	Richards/ Joseph	01/11/99	03/01/99	Machine control defect	Ч	0	BI EXP LEGAL	25,000.00 200.00 9,339.00
					Division Totals:	1			\$56,189.00

Incurred 1,000.00 15,000.00

Paid To Date

0.00

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1,000.00

0.00

9,000.00 100.00

4,450.00

200.00 10,000.00

0.00 661.00

25,000.00

\$61,300.00

\$5,111.00

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4, 1999		Incurred 300.00	2,500.00	75,000.00	25,000.00 15,000.00	30,000.00 1,500.00 2,500.00	65,000.00 5,000.00 8,000.00	\$252,800.00
Wednesday, March 24, 1999 Time: 11:24:18 AM	Report: C002 Page 4 of 6	Paid To Date 0.00	00.0	1,010.00	0.00	0.00 0.00 1,900.00	0.00 0.00 1,200.00	\$4,110.00
Wednes	Report: (Page 4	Outstanding Reserve 300.00	2,500.00	10,990.00 75,000.00	25,000.00 15,000.00	30,000.00 1,500.00 600.00	65,000.00 5,000.00 6,800.00	\$248,690.00
		Reserve Code EXP		LEGAL	BI LEGAL	BI EXP LEGAL	BI EXP LEGAL	
		Open/ Closed O	c		0	0	0	
		Type of Open/ Loss Closed PL O	ō	1	김	占	Ч	ļ
Jonnovan Suppliers	Product Liability Loss Run	<u>Description Of Loss</u> Smoke Damage	Valve leek	e de	Compressor defect	Injured on machine	Hose failure and fire	Division Totals:
oP	Pro	Date Reported 08/08/98	12/30/08		96/60/80	03/05/95	05/06/98	
		Date Of <u>Loss</u> 05/05/98	8079070		07/01/96	12/01/94	11/03/97	
., Inc.		Glaimant Name Joseph & Sons	ZEI GWE) -	Hernandez/ Nick	Kruse/ Jason	Scott/ James	
oplis N.A.	J.S. South	Division 1030	60	200	1030	1030	1030	
McLarens Toplis N.A., Inc.	Division J.S.	File Number/ Client Ref. CHI99300140	OCCOGGOOTO	00200266	CHI99300120	CHI99300090	CHI99300210	

J.S. North

Division

File Number/ Client Ref.

Claimant Name Division 1050

Jenkins/ Jennifer

CHI99300150

Jonnovan Suppliers

Product Liability Loss Run

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0.00 Paid To Date 0.00 Outstanding Reserve 25,000.00 5,000.00 10,000.00 Reserve Code LEGAL EXP 8 Type of Open/ Loss Closed 0

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Description Of Loss Hose failure

09/11/95 Date Reported

03/03/95 Date Of Loss

25,000.00 5,000.00 10,000.00

Incurred

\$40,000.00

Division Totals:

\$40,000.00 \$0.00

Division

J.S. North

File Number/ Client Ref.

Division

Claimant Name

Jonnovan Suppliers

Product Liability Loss Run

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Paid To Date Outstanding Reserve Reserve Code

Type of Open/ Loss Closed

Company Totals:

Description Of Loss

Date Reported

Date Of Loss

\$462,000.00 Incurred

\$451,449.00

\$10,551.00

Product Liability Loss Run

By Division with Total Incurred in Excess of \$50,000

This loss run contains claims data that is sorted by division. Each page displays losses for each division, i.e. one division per page (Division name is displayed in the upper left-hand corner of the page). This report only shows losses that are in excess of \$50,000. The last page of this report calculates aggregate claim values for the entire company.

Fields that are displayed are as follows:

File Number/Client Reference number:

Division:

Claimant name:

Date of Loss:

Date Reported:

Description of Loss

Type of Loss:

Open/Closed:

D C 1

Reserve Code:

Outstanding reserve

Paid to Date: Incurred:

This contains both your file number and ours.

Division # or Code

Last/First name of Claimant, or Company name

Date Loss occurred

Date Loss was received at McLarens Office

PL - Product Liability, GL - General Liability

Claim Status (O or C)

Minor coverage determined by policy (i.e. BI,

PD, EXP, LEGAL, etc)

Total amount paid on this claim

Paid to Date + Outstanding Reserve

Other sorts/options available for this report are as follows:

There is an option to total Outstanding Reserve, Paid to Date, and Incurred per claim, although it is not displayed.

In addition to product liability, this report can be processed for any line of coverage. Losses in excess of \$50,000 can be changed to any other threshold that is requested. This report can be processed for all claims, open claims only, closed claims only, and all claims since last bordereau.

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J.S. Midwest Division

Total Incurred in Excess of: \$50,000.00

Jonnovan Suppliers

Product Liability Loss Run

Time: 11:30:17 AM Report: C002

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Incurred 20,000.00 1,100.00 30,000.00

Paid To Date	0.00	0.00	00.00	00.00	00.00
Outstanding Reserve	1,100.00	30,000.00	25,000.00	5,000.00	20,000.00
Reserve Code	LEGAL	PD	B	EXP	LEGAL
Type of Open/ Loss Closed	5		0		
Type of Loss	Z.		Ы		
Description Of Loss	Diake lailuie		Press injury		
Date Reported	/e/en/en		12/31/95		
Date Of Loss	18/57110		04/05/95		
Claimant Name			Stanford/ Brett		
Division	0001		1000		
File Number/ Client Ref.	CHISSOUTION		CHI99300110		

\$0.00 \$101,100.00

\$101,100.00

5,000.00

20,000.00

25,000.00

Division Totals:

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Jonnovan Suppliers

Product Liability Loss Run

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> Total Incurred in Excess of: \$50,000.00 J.S. South

Division

Date Reported 12/30/98	05/06/98
Date Of Loss 04/05/98	11/03/97
Claimant Name TMP Inc.	Scott/ James
Division 1030	1030
File Number/ Client Ref. CHI99300200	CHI99300210

Description Of Loss Valve leak	Hose failure and fire
Date Reported 12/30/98	05/06/98
Date Of Loss 04/05/98	11/03/97
<u>Claimant Name</u> TMP Inc.	Scott/ James
sion 0	0

Type of Loss	Type of Open/ Loss Closed	Reserve Code	Outstanding Reserve	Paid To Date	Incurred
Ы	0	EXP	3,000.00	0.00	3,000.00
		LEGAL	10,990.00	1,010.00	12,000.00
		PD	75,000.00	0.00	75,000.00
Ч	0	<u>B</u>	65,000.00	0.00	65,000.00
		EXP	5,000.00	0.00	5,000.00
		LEGAL	6,800.00	1,200.00	8,000.00

Division Totals:

\$2,210.00 \$168,000.00

\$165,790.00

J.S. South Division Total Incurred in Excess of: \$50,000.00

File Number/ Client Ref.

Division

Claimant Name

Jonnovan Suppliers

Product Liability Loss Run

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Incurred	\$269,100.00
Paid To Date	\$2,210.00
Outstanding <u>Reserve</u>	\$266,890.00
Reserve Code	

Type of Open/ Loss Closed

Company Totals:

Description Of Loss

Date Reported

Date Of Loss

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